

2011 CalPERS Health Plan Rate and Benefit Changes Seminar
Northern California Sessions

Date:

Segment: Health Plan Rate and Benefit Changes Seminar

Host: Don Sherman

Guests: Sarah Frampton, Kaiser Permanente

Video Transcript

Don Sherman:

... Sarah Frampton from Kaiser Permanente for the next presentation. Sarah?

Sarah Frampton:

Hi. Thank you Don. Like millions of members who choose Kaiser Permanente when you choose us you're choosing a partner in health. Kaiser Permanente provides services directly to our members through an integrated health care delivery system. Your care is delivered by a team of health care professionals. Our providers work together to bring you, our members, convenient access to quality care. You get the services you need, when you need them at locations convenient to you, often all under one roof.

In a fragmented health care system, the burden is on the patient to coordinate the health care delivery of multiple providers. And because these health care providers often are not connected to one another, that is they don't share a common electronic medical record, they have incomplete information about the patient. An integrated health care delivery system brings order to chaos promoting better patient care by ensuring high levels of communication and a patient focused experience. At Kaiser Permanente, this integration is supercharged by our electronic medical record which grants real time access to comprehensive patient information, 24/7 in every location.

A little bit about who we are. Kaiser Permanente has over 6-1/2 million members in California alone. It's available to members in eight other states, Oregon, Washington, Colorado, Ohio, Maryland, Virginia, Georgia and Hawaii. In an interview with Time Magazine, President Barack Obama identified Kaiser Permanente as a national model for health care delivery and a leader in health information technology. Our members receive care from an entire health care team at integrated facilities and benefit from the power of connectivity.

Let's take a look at our 2011 benefit plan. This will be for the basic plan. Your primary care and specialty doctor office visits remain at a \$15 copay. You will continue to have no charge for hospitalization, laboratory or radiology services. And there is still a \$50 for emergency room visits, however of course this is waived if you're held for observation or admitted to the hospital. Members access to online tools to set appointments, view lab test results, and refill prescription adds value and convenience. Emailing your doctor and receiving a rapid response brings peace of mind. All of these features and more are available to you at no charge and can be accessed online through My Health

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Manager at kp.org\calpers. For 2011 one modification has been made to the basic plan prescription drug benefit. To achieve alignment with the pharmacy benefits across all CalPERS plans, drugs prescribed for the treatment of sexual dysfunction will be covered at a 50% coinsurance for up to 100 day supply, either at the retail pharmacy or through our mail order service. Members can easily obtain their mail order medication refills online through kp.org or by calling our pharmacy refill center at the phone number listed on the face of the medication bottle.

A variety of routine preventive care services are covered at no cost to the member. These include periodic health exams, scheduled prenatal care and scheduled post-partum visits, well child visits, vaccines and immunizations, and eye refraction exam. Benefits for mental health, hearing and allergy services remain unchanged for 2011.

Let's move on to the 2011 Senior Advantage plan benefits. In June the 2011 premiums were announced and the good news is that this plan will cost members less in 2011 than it did in 2010. Doctors office visits remain at \$10 per visit, and much like the basic plan benefits, there's no charge for hospitalization, laboratory or radiology services. There is a \$50 copayment per emergency room visit which is also waived if you are held for observation or admitted to the hospital.

There are however a couple of distinguishing features of the Senior Advantage plan and one of those you see here. Members enjoy a true chiropractic benefit of just \$10 per visit up to 20 visits per calendar year. My Health Manager at kp.org is a resource used by millions of Kaiser Permanente members and access to the secure online features is available to all members at no cost. For 2011, the CalPERS Senior Advantage prescription drug benefit will change to mirror the basic plan benefit. Members who pick up their prescriptions from a plan pharmacy will receive a 30 day supply for a single copayment of \$5 for a generic or \$15 for a brand name drug. Members will still be able to receive a 31 to 60 day supply for two copayments or a 61 to 100 day supply for three copayments. Utilizing the mail order service to refill a 100 day supply will save members money. The copayment for 31 to 100 day supply at mail order is just \$10 for generic and \$30 for brand, a savings of a full copayment over the retail price. I can assure you that setting up your medication refills through mail order is easy and convenient. And finally, just like on the basic plan benefit, drugs prescribed for the treatment of sexual dysfunction will be covered at 50% coinsurance for up to a 100 day supply either at the retail pharmacy or through our mail order service.

Most routine preventive care services have a \$10 copayment on the Senior Advantage plan. Immunizations are free of charge. An enhanced benefit for the Senior Advantage plan members is \$175 allowance for eye glasses or contact lenses every 24 months. And as with the basic plan, benefits for mental health, hearing and allergy services remain unchanged for 2011.

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Retirees who are not enrolled in Medicare, I'm sorry, who are not entitled to Medicare Part A without cost, are not required to enroll in CalPERS Medicare health plan, so many do not and they remain in the basic plan. However, Kaiser Permanente members have the option to voluntarily enroll in Medicare Part B only and join the CalPERS Kaiser Permanente Senior Advantage plan with lower monthly premiums and richer benefits make this an appealing plan for many. Your account management team can certainly provide more information.

Beginning in January, as Don mentioned previously, coverage will be extended to dependent children up to age 26 regardless of student or marital status. If you have dependents who lost coverage because of their age, you'll be able to re-enroll them during the upcoming open enrollment period.

I'd like to turn our attention to resources available to new Kaiser Permanente members. It can be intimidating to navigate a new health care system. We begin by encouraging members to register for secure access to kp.org. We recommend choosing a Kaiser facility that's convenient to either your home or work, it's up to you. Choosing a doctor is a very personal decision. You may wish to learn about available physicians by exploring our website or speaking with a specialist by phone who can help make a selection. You will receive a new member welcome package meant to help you understand the various ways you can access care and take advantage of the programs now available to you. Transferring your medical records and prescriptions is a simple process. You may begin to do so online or by visiting your local facility. This checklist and other important materials to help ease your transition may be found by visiting kp.org/newmember.

Your doctor plays an important role in your health. They're the person who helps guide and manage your health care and helps you attain your health goals. At Kaiser Permanente, you have the freedom to choose your own physician, and change any time you wish. You'll make a choice from a large selection of Board certified physicians who provide high quality care. To help you choose the right doctor, kp.org/chooseyourdoctor, gives you access to both personal and professional information. You can narrow your selection by location, gender, specialty, or language spoken. Each physician has their own website where you can see their photo and read about what's important to you. What medical school they went to, their board certifications and specialties, why they chose to practice medicine at Kaiser Permanente, and often even more personal information to help you get a better sense of who they are as an individual.

Before we move on, I'd like to share something you may not know about Kaiser Permanente physicians. They have pretty unique incentives and they focus on a couple of things. Superior access and service. Our doctors are actually incented to build great relationships with our members. And success in achieving clinical quality outcomes. Our physicians are not paid by the number of times you visit

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their office for an appointment. Instead, the focus is on how well they manage opportunities to keep their patients healthy.

Once you're registered on kp.org and have selected a doctor, you may wish to take a virtual tour to better understand the many ways that My Health Manager can help save you time and money. You'll find helpful information at kp.org\experience.

This is new for this year, and this is applicable in Northern California. Teenagers in Northern California, 13 years and older, who are kp.org registered members now have direct access to a number of My Health Manager features. I know that makes a lot of family members out there happy. In addition, an adult family member, parents or caregiver who is a Northern California Kaiser member and is also registered on kp.org can now access some of their teen's, 12 years old and older, health information. The My Health Manager features available to both teenagers and adults with this teen proxy, are email my doctor, my allergies, my immunizations and my health summary. These are important for back to school.

Since our advanced online technology was introduced, Kaiser members have had over 11 million opportunities to talk with their physicians without ever having to pay a copayment. Over 6 million times, members haven't had to wait in line for their prescriptions to be filled.

Take a look at some impressive numbers about how our members are utilizing our online resources. I received a report just yesterday updating the number of CalPERS members currently registered on kp.org. It's up to almost 211,000. These numbers are continuing to grow exponentially as our members discover the value of these features. We urge you health benefit officers to encourage your employees to utilize the features available to kp.org. Not only are these great benefits to the employees, but they serve to increase workplace productivity by emailing their doctors 46% of members avoided taking time off for an office visit. Every time somebody substitutes an E visit for an office visit, a half day of missed work is saved.

If you're not already familiar with it as a resource, I encourage you to visit kp.org\calpers where members can view a summary of their benefits, the evidence of coverage booklet, and learn how to earn valuable rewards by completing a personalized total health assessment. As a Kaiser Permanente member you have access to a free online total health assessment in the comfort and privacy of your own home. It's a great way to get a picture of your current health. It will assess different areas of your health and how motivated you are to change certain behaviors. The online assessment takes about 20 minutes and upon completion, you'll receive a tailored action plan, receive follow up emails and tips to keep you on the road to good health. Sort of like an online health coach. Simply complete the total health assessment enters you into a drawing for an 80 gigabyte iPod or \$500 gift certificate to a sporting goods store, spa

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finder.com. To participate you must be a CalPERS members, age 18 or older with Kaiser Permanente basic plan coverage. By law, those enrolled in the Kaiser Permanente Medicare plan are not eligible to receive rewards.

Kaiser Permanente also offers a number of other customized online programs to help members reach their health goals, ranging from overcoming insomnia, to managing back pain and depression. Whether your goal is to lose weight, stop smoking, or reduce stress, our online programs can help.

In addition to online programs and the myriad classes offered at local facilities, Kaiser Permanent has collaborated with Weight Watchers to bring members exciting new weight management options at a discount. Our 10,000 steps program was designed to help members increase their physical activity level, and work toward a goal of walking 10,000 steps a day. Through a partnership with American Specialty Health Network, Kaiser Permanente members receive discount on chiropractic care, massage therapy, acupuncture services and select fitness club memberships.

Our Northern California region offers members the opportunity to obtain secure summaries of their electronic medical record on flash drives. These portable electronic medical records are miniature storage devices that plug into computer USB ports. For \$5, Kaiser members can get a thumb sized digital memory device that contain an accurate up-to-date summary of their health information in a format that virtually any doctor with any computer can read. Anytime they want to update their flash drive, it just needs to be taken to a member services office and it will be done immediately and for free. It is recommended for use by patients who are traveling, going off to college, or children going away to camp in areas where Kaiser facilities aren't available. To safeguard patient privacy, the drive is encrypted and password protected with a password that only the member knows. The information cannot be changed by either the member or visiting doctor. The patients can get their devices updated, again for free.

Thank you for giving me the opportunity to share information about Kaiser Permanente, our integrated health care delivery system. Your 2011 benefits, as well as the programs and resources available to CalPERS members. You may always visit kp.org/calpers or contact your dedicated account team to obtain more information. There are two slides here with member services information for both our basic and Medicare plan members.